

11/01/00
JC685 U.S. PTO

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, DC 20005-3315

202 • 408 • 4000
FACSIMILE 202 • 408 • 4400

JC932 U.S. PTO
09/702728
11/01/00

ATLANTA
404 • 653 • 6400
PALO ALTO
650 • 849 • 6600

WRITER'S DIRECT DIAL NUMBER:
202 • 408 • 4447
MAYT@FINNEGAN.COM

TOKYO
011 • 813 • 3431 • 6943
BRUSSELS
011 • 322 • 646 • 0353

November 1, 2000

ATTORNEY DOCKET NO. 05973.3037

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application
Title: SYSTEM AND METHOD FOR RESTRICTING
OVER LIMIT ACCOUNTS
Inventor: Evan L. BRYMAN

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 25 pages, including three independent claims and 25 claims total.
2. Drawings- three sheets of formal drawings (Figures 1-3).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. A check for \$840.00 representing a \$710.00 filing fee, \$90.00 for additional claims, and \$40.00 for recording the Assignment.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, D.C. 20005-3315

00702728 110100

Assistant Commissioner for Patents

November 1, 2000

Page 2

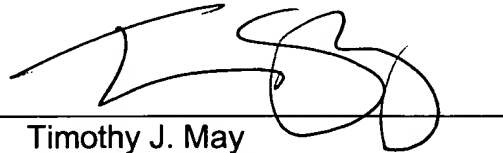
Please accord this application a serial number and filing date and record and return the Assignment to the undersigned.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: _____



Timothy J. May
Reg. No. 41,538

Dated: November 1, 2000

007077-110100